<u>Claims</u>

1. (original)   A system for interactively evaluating a commercial insurance risk based on underwriting information for a plurality of insurance carriers comprising:

an agent interface;

a carrier interface; and

an interactive insurance server communicatively connected to the agent interface and the carrier interface through a network

wherein the interactive insurance server

receives insurance information comprising a commercial insurance class from the agent interface,

receives underwriting information comprising at least one underwriting rule for two or more insurance carriers selected from the plurality of insurance carriers from the carrier interface,

stores the insurance information and the underwriting information in a database associated with the interactive insurance server,

retrieves the respective underwriting rule for each of the two or more insurance carriers from the database, and

processes the insurance information in accordance with the respective underwriting rules and determines whether a premium quotation may be issued for each of the two or more insurance carriers.

2. (currently amended)   The system of claim 1, wherein, in response to a determination that a premium quotation may be issued, the interactive insurance server further calculates a premium quotation for at least one insurance carrier selected ~~form~~ <u>from</u> the two or more insurance carriers.

3. (original)   The system of claim 2, wherein the interactive insurance server transmits the premium quotation to the agent interface for display to a user.

4. (original)   The system of claim 3, wherein the interactive insurance server receives an acceptance of the premium quotation and issues an insurance policy based on the

premium quotation.

5. (original)   The system of claim 1, wherein, in response to a determination that a premium quotation may not be issued, the interactive insurance server forwards the risk to the carrier interface for consideration by an underwriter.

6. (original)   A system for interactively evaluating a commercial insurance risk based on underwriting information for a plurality of insurance carriers comprising:

an agent interface;

a database comprising underwriting information comprising at least one underwriting rule for each of two or more insurance carriers; and

an interactive insurance server communicatively connected to the agent interface and the database through a network

wherein the interactive insurance server

receives insurance information comprising a commercial insurance class from the agent interface,

stores the insurance information on the database,

retrieves the respective underwriting rules for the two or more insurance carriers from the database, and

processes the insurance information in accordance with the respective underwriting rules to determine whether a premium quotation may be issued for each of the two or more insurance carriers.

7. (currently amended)   The system of claim 6, wherein, in response to a determination that a premium quotation may be issued, the interactive insurance server calculates a premium quotation for at least one insurance carrier selected ~~form~~ from the two or more insurance carriers.

8. (original)   The system of claim 7, wherein the interactive insurance server transmits the premium quotation to the agent interface for display to a user.

9. (original)   The system of claim 8, wherein the interactive insurance server receives an acceptance of the premium quotation and issues an insurance policy based on the premium quotation.

10. (currently amended)   A method for interactively evaluating a commercial insurance risk in an interactive insurance system comprising an agent interface, an carrier interface, and an interactive insurance server communicatively connected to the agent interface and the carrier interface over a network, the method comprising:

receiving at the interactive insurance server underwriting information for a plurality of carriers from one or more carrier interfaces, wherein the underwriting information comprises at least one underwriting rule corresponding to one or more classes of commercial insurance;

receiving at the interactive insurance server insurance information from the agent interface, wherein the insurance information comprises a commercial insurance class for which a premium quotation is requested;

storing the insurance information and the underwriting information in a database associated with the interactive insurance server;

retrieving at least one underwriting rule corresponding to the commercial insurance class for each of two or more insurance carriers selected from the plurality of insurance carriers from the database; and

processing the insurance information in accordance with the respective underwriting rules to determine whether a premium quotation may be issued for each of the two or more insurance carriers.

11. (original) The method of claim 10, further comprising calculating a premium quotation in response to a determination that a premium quotation may be issued.

12. (original) The method of claim 11, further comprising transmitting the premium quotation to the agent interface for display to a user.

13. (original) The method of claim 12, further comprising receiving an acceptance of

the premium quotation at the interactive insurance server and generating an insurance policy based on the premium quotation and the insurance information.

14. (original) The method of claim 12, further comprising transmitting the insurance policy to the agent interface for display to a user.

15. (original) The method of claim 12, further comprising receiving an acceptance of the premium quotation at the interactive insurance server and generating a policy binder based on the premium quotation and the insurance information.

16. (original) The method of claim 15, further comprising transmitting the policy binder to the agent interface for display to a user.

17. (original) The method of claim 10, further comprising forwarding the insurance information to the carrier interface in response to a determination that a premium quotation may not be issued.